UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/885,978	06/22/2001	Praveena Varadarajan	06502.0343	5272

			EXAMINER
22852	7590	02/15/2006	FISCHETTI, JOSEPH A

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ART UNIT	PAPER NUMBER
3627	

DATE MAILED: 02/15/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

	Application No.	**Applicant(s)**
Office Action Summary	09/885,978	VARADARAJAN ET AL.
	Examiner	**Art Unit**	
	Joseph A. Fischetti	3627	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on <u>23 November 2005</u>.

2a)☐ This action is **FINAL.**   2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) *1,3-5,21 and 23* is/are pending in the application.

    4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) *1,3-5,21 and 22* is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

    Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

    Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a)☐ All b)☐ Some * c)☐ None of:

      1.☐ Certified copies of the priority documents have been received.

      2.☐ Certified copies of the priority documents have been received in Application No. _____.

      3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

    * See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1)☒ Notice of References Cited (PTO-892)

2)☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3)☐ Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
    Paper No(s)/Mail Date _____.

4)☐ Interview Summary (PTO-413)
    Paper No(s)/Mail Date. _____ .

5)☐ Notice of Informal Patent Application (PTO-152)

6)☐ Other: _____.

U.S. Patent and Trademark Office

PTOL-326 (Rev. 7-05)   **Office Action Summary**   Part of Paper No./Mail Date 02062006

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

Claims 1,3,4,5,21,22 are rejected under 35 U.S.C. 103(a) as being unpatentable over

Pickering in view of Applicant's Admitted Prior Art and Hunt. Pickering discloses a

computer implemented billing method associated with a plurality of billing entities, the

method comprises:

executing a single instance of a bill presentment and payment application for (Pickering

step 21 single customer billing statement is generated lines col. 4, 41, 42): receiving in a

computer an electronic billing request from a customer (applicant's admitted prior art

discloses "customers can view bills on-line, often at any time of day and at any point

during the billing cycle". In Pickering, once the billers are enrolled, billing entities are no

longer required to be identified - the identification is automatic as shown in Fig. 4;

providing to the customer, bill summary information for each of the plurality of billing

entities (Pickering col. 4, line 41 et seq. the single customer billing statement is

generated); receiving from the customer requests for detailed billing information for

each of the plurality of billing entities (applicant's admitted prior art discloses "customers

can view bills on-line, often at any time of day and at any point during the billing cycle"),

and Pickering separately retrieves and presents to the customer (col. 4 line 41 the reported charges are processed) detailed billing data associated with each of the plurality of billing entities. However, Pickering statement does not react to a request but rather is generated by the consolidator after all the charges are in.

However, Applicant's admitted prior art does disclose "customers can view bills on-line, often at any time of day and at any point during the billing cycle". It would be obvious to modify the method of Pickering to include the anytime request feature of AAPA such that a single instance of the bill presentment and payment application can be made. The motivation for this modification would be that it would give people the opportunity to known what the accruing charges are at any given time thus give them a better understanding of their financing.

Additionally, the proposed combination does not disclose providing a single of a software controller to selectively couple data associated with each of a plurality of billing entities. However, Hunt discloses an interface identifier which has only a single instance. It would be obvious to modify Pickering to include the single instant interface of Hunt to associate the billing entity data with a customer the motivation being the reduction of database architecture.

RE claim 3: Pickering discloses populating the fields of the individual templates (a template is read as the field extending horizontally across the screen shown in Fig 4 from each company's name and is customized by the icons selected for that biller); Pickering populates each display template with retrieved data each associated with the respective biller see col. 4, line 38, data is received and processed in to Fig. 4; since

each horizontal field segregates the data to a respective firm, this is read as "displaying

the detailed billing data to the customer via the populated templates".

RE claim 4. Official Notice is taken regarding the old and notorious use of HTML

language.

RE claims 5, 21: Hunt discloses coupling the single instance of the controller to

various data addresses using an implementation object (read as the interface proxy)

which proxy comprise a computer program data and instructions (read as the proxy

function argument col. 13 line 28) which causes invoking the implementation object

associated with each of the plurality of objects to generate an interface for each of the

plurality of objects. The obvious result of using the interface proxies in Pickering is

retrieving, by the interfaces, detailed billing data associated with each of the plurality of

billing entities in substitution of the objects associated with each proxy in Hunt.

RE claim 21: the billing data is retrieved directly through the proxies from the

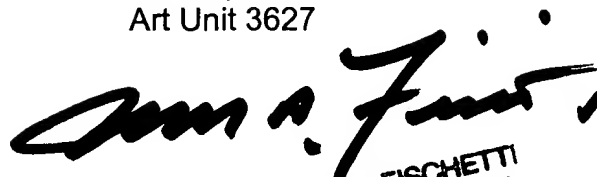billing entity in Pickering.

RE claim 22: the billing data in Pickering is collected in a database and then

processed a one time.

Any inquiry concerning this communication should be directed to Joseph A.

Fischetti at telephone number 571 272 6780.

Joseph A. Fischetti
Primary Examiner
Art Unit 3627

JOSEPH A. FISCHETTI
PRIMARY EXAMINER